

Table 1
Determining the minimum systemic risk buffer

Probability of failure by the bank regulatory capital adequacy	High-risk (value H2: <16 %)	Moderate (value H2: 16 % – 60 %)	Low-risk (value H2: >60 %)
Approach to capital formation			
0,8–1	2	2	1,8–2
0,64–0,79	1,8–2	1,8	1,6
0,37–0,63	1,6–2	1,6	1,4
0,2–0,36	1,4–2	1,4	1,2
0–0,19	1,2–2	1,2	1

Table 2
Criteria for individual groups of banks in terms of risk capital formation and their characteristics

Number	Approach to capital formation	Regulatory capital adequacy ratio, %	Amount of banks			The share of banks a certain group in the total amount of banks surveyed, % / p. p.		
			01.01.2014	01.01.2015	Change	01.01.2014	01.01.2015	Change
1	- low-risk	>60	23	21	-2	12,7	13,3	0,6
2	- moderate	16-60	97	90	-7	53,9	57,0	3,1
3	- high-risk	<16	60	47	-13	33,4	29,7	-3,7
-	Sum	-	180	158	-22	100	100	0